# COVID-19 "Long-Haul" & Workers' Compensation



# Suffering ongoing complications from work-related COVID-19? Workers' compensation is with you for the long haul.

If you have ongoing (or "long-haul") medical issues due to COVID-19 that you believe you contracted from an exposure at work, you may be eligible for **lifetime medical care** through workers' compensation insurance. Any treatment you receive from a NYS Workers' Compensation Board-authorized provider related to your work-related COVID-19 diagnosis is available to you at no cost — for your lifetime. Additionally, if your illness causes you to miss work, you may be eligible for lost wage replacement.

## Get benefits through your existing claim or file if you don't have one

If you already have an established workers' compensation claim for COVID-19, any ongoing medical care that is directly or consequently related to COVID-19, falls under that claim. For example, someone with an established COVID-19 claim may also need ongoing treatment for problems from COVID-19 related to their kidneys or lungs, or may develop consequential conditions, such as anxiety and depression. If you do not have an established claim, you need to file a claim within two years of your illness.

#### **TO FILE A CLAIM:**

- 1. Tell your employer, in writing, that you are (or were) sick as soon as possible.
- 2. Complete the online *Employee Claim (Form C-3)* form at http://wcb.ny.gov/covid-19. Alternatively, you can download and complete a paper form from the website and send it to the NYS Workers' Compensation Board (Board) at the address on the form.
- **3.** See a health care provider authorized to treat workers' compensation patients when you can. You can now do so via video or telephone. You can search for a Board-authorized health care provider at <a href="http://wcb.ny.gov/covid-19">http://wcb.ny.gov/covid-19</a>.
- **4.** Tell the workers' compensation health care provider who treats you that you believe you contracted COVID-19 due to an exposure at work. If your health care provider agrees, the provider will send a medical report to the insurer and the Board. It is best if the medical report includes your positive COVID-19 test result, but a medical report showing a diagnosis via PCR test, or by virtue of an examination, may also be used.

#### Information to include

Most workers cannot point to the exact moment or method of exposure to COVID-19, but you can demonstrate a high risk in your workplace if you work in an environment where exposure to COVID-19 is or was prevalent (e.g., hospital, transportation, grocery store, or anywhere else). Include details about where you work, how often you work, and your job duties, especially those involving public contact.

While not all claims will be accepted, there is no harm or risk in filing a claim, even if it ends up getting denied.

### Help is available

More information on filing a claim for COVID-19 is available at <a href="http://wcb.ny.gov/covid-19">http://wcb.ny.gov/covid-19</a>. You can call the NYS Workers' Compensation Board at (877) 632-4996 if you're having difficulties or need additional information. Please let us know if you face resistance or obstacles to getting information about the claims process or are discouraged from filing a claim. We will help you. You can also write to <a href="https://wcb.ny.gov">AdvInjWkr@wcb.ny.gov</a>.

The New York State Workers' Compensation Board protects the rights of employees and employers by ensuring the proper delivery of benefits and by promoting compliance with the law. To learn more about the Workers' Compensation Board, visit wcb.ny.gov.

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